

One Hundred Fiftieth Condensed Quarterly Report ANDOVER STATE BANK ANDOVER, N. Y.

as rendered to
NEW YORK STATE BANKING DEPARTMENT
September 30th, 1931.

RESOURCES		LIABILITIES	
Loans and Discounts	\$259,936.79	Capital Stock	\$ 50,000.00
Bonds	101,909.45	Surplus and Profits	61,641.60
Real Estate Mortgages	36,996.71	Contingent Reserve	5,000.00
Real Estate	2,500.00	Reserved for Taxes	1,659.25
Accrued Interest	4,287.50	Reserved for Interest	4,483.90
Overdrafts	263.23	Unearned Discounts	1,950.00
Cash and Due from Banks	50,044.75	Bills Payable	10,000.00
		Deposits	321,203.68
	\$455,938.43		\$455,938.43

A. D. FULLER, President FRANK S. CLARK, Vice President R. O. SNYDER, Cashier
DIRECTORS
C. E. Brown, F. S. Clark, A. D. Fuller, Henry Horan, W. F. O'Connell, B. S. Brundage, J. L. Williams



—J. A. O'Leary was a business caller in Hornell, Tuesday.
—Mathew Gontor of Buffalo was a visitor in town Sunday evening.
—Mrs. B. Doran of Elm Valley is spending the week with Mrs. E. Gallagher.
—Henry Horan, Leo Horan and Mrs. John Wahl were in Hornell, Thursday morning.
—Mr. and Mrs. Jay Bunt spent Sunday in West Clarksville, guests of Mr. and Mrs. Floyd Childs.
—Mr. and Mrs. J. K. Boyer spent last week in Penn Yan, Geneva, Buffalo and Perry with relatives.
—Earl, Erma and Doris Dodge spent Sunday evening with Mr. and Mrs. Otto Nye at Independence.
—Mrs. John Nobles and Mrs. Pearl Brown attended the Grand Chapter, O. E. S., held in New York.
—Mr. and Mrs. Albert Connors of Buffalo spent Sunday and Monday with Mrs. B. Doran at Elm Valley.
—Mr. and Mrs. Burrell Williams and Mr. and Mrs. George Barrett passed Tuesday in Buffalo on business.
—Mr. and Mrs. David Slocum visited her sister and family, Mr. and Mrs. Frank Bird at Almond, Wednesday.
—Mrs. Lee Schoonover and son, Hugh of Austinburg, Pa., spent Wednesday, guests of Mr. and Mrs. Ed. Hyland.
—Mr. and Mrs. Jesse O'Donnell of Hornell were calling on Dr. C. W. O'Donnell and Andover relatives Sunday afternoon.
—Mrs. William Dodge is passing the last of this week with her daughter and family, Mr. and Mrs. George Fennett at Addison.
—Mr. and Mrs. Ernest Hutchison and Mrs. Ralph Kemp were in Wellsville Sunday, callers at the home of Mr. and Mrs. George Swain.
—Mr. and Mrs. C. M. Nottingham and daughter, Reta and Mrs. Belle Corey were Sunday afternoon callers on Mrs. B. F. Langdon at Gold, Pa.
—Mr. and Mrs. C. E. West of Kinneyville, Pa., and John Drew of St. Louis, Mo., were Sunday guests of Mr. and Mrs. Burdette West and family.
—Mr. and Mrs. Lee. Millsbaugh and two daughters and Mr. and Mrs. Lawrence McCracken and daughter, Beverly, were Sunday guests of Mrs. Ella Millsbaugh at Whitesville.

—Mrs. James Guinn was in Hornell Saturday on business.
—Mrs. P. E. Caple of Hornell is visiting relatives in town this week.
—Mrs. Alice Randolph of Elmira spent last week guest of Mrs. Florence Bullard.
—Miss Iona Graves of Nile is a guest at the home of Mr. and Mrs. Jay Bunt this week.
—Mrs. Carlyle Myers and Mrs. Harold Emery were in Wellsville, Sunday, to call on relatives.
—Edward Slocum of Hornell was the guest of his grandparents, Mr. and Mrs. David Slocum, Sunday.
—Mrs. B. Droan, Mrs. E. Gallagher and daughter, Ella, were calling on Mrs. Murphy at Dansville, Friday.
—Mr. and Mrs. Leeman Davis and son were Sunday evening callers on Mr. and Mrs. Leo Davis on Davis Hill.
—Mr. and Mrs. E. J. Atwood and Mr. and Mrs. Raymond McGill spent from Monday until Wednesday in Buffalo.
—Mrs. Jesse Hunt accompanied her brother and wife, Mr. and Mrs. E. J. Reimann of Angelica, to Buffalo, Friday.
—Mr. and Mrs. Earl O'Connor and children of Hornell were calling on their aunt, Mrs. E. Gallagher, Sunday afternoon.
—Mr. and Mrs. Clifford Cleveland and daughter of Richburg were Sunday guests of their parents, Mr. and Mrs. Henry Baker.
—Miss Veronica Hyland leaves Sunday for New York City, after spending two weeks vacation with her parents, Mr. and Mrs. Ed. Hyland.
—Mr. and Mrs. Lynn Trowbridge and family of Hornell were Sunday evening supper guests of their parents, Mr. and Mrs. L. M. Trowbridge.
—Mr. and Mrs. Bert Halsey and family and Mr. and Mrs. Glenn Halsey spent Sunday with their parents, Mr. and Mrs. Frank Halsey on Davis Hill.
—Mr. and Mrs. Clarence Trowbridge and family of Syracuse came Wednesday to spend their vacation with their parents, Mr. and Mrs. L. M. Trowbridge.
—Bernard Murray of Greenwood returned home Monday after passing from Saturday until Monday with his daughter and family, Mr. and Mrs. Edward McAndrew.
—Mr. and Mrs. Edward Cable and son, Elbert and Mrs. W. J. Brown and D. W. Driscoll of Wellsville were Sunday guests of Mr. and Mrs. J. H. Driscoll of Smethport, Pa.
—Mrs. James E. Burgett and Mrs. H. C. Burgett, and J. L. Dehamore of Perry were guests of Mr. and Mrs. E. H. Higby from Friday until Sunday and attended the funeral of Charles Baker.
—Mr. and Mrs. James Boyle of Belfast, Mrs. Dan Appier and son, Richard, Miss Nora McAndrew and James McAndrew and Bernard Murray were Sunday guests of Mr. and Mrs. Edward McAndrew.

—Mr. and Mrs. Clifford Walden are in Wellsville this week.
—Mr. and Mrs. J. L. Williams motored to Watkins Glen, Friday.
—Miss Margaret Dougherty was in Hornell shopping Saturday evening.
—Mr. and Mrs. Mahlon Mitchell and Mrs. Lewis Westfall were in Hornell, Sunday.
—Miss Neola Swain spent the week-end with her grandparents, Mr. and Mrs. Ralph Kemp.
—Mr. and Mrs. James Leonard of Wellsville were Sunday callers on Mr. and Mrs. Leeman Davis.
—Mrs. Judson Burdick of Elm Valley is spending the week with Mrs. Rosetha Dodge and family.
—Mr. and Mrs. Roland Laven and daughter and Mrs. Bessie Hawkins were in Wellsville, Saturday on business.
—Harry Baker and mother, Mrs. Henry Baker attended the funeral of W. J. Garwood at Canaseraga, Monday.
—Mr. and Mrs. Darwin Southerland of Richburg were Sunday guests of her parents, Mr. and Mrs. Frank Nobles.
—Mr. and Mrs. Roland Laven and daughter, Mary Elizabeth were Sunday guests of Mr. and Mrs. Don Wilcox at Hornell.
—Mrs. Edith Milligan of Elmira spent from Friday until Monday with her daughter and family, Mr. and Mrs. Ralph Wickwire.
—Mrs. Stephen Holland and daughter of Hornell were dinner guests Tuesday at the home of Mrs. Loughlin and Mrs. Bundy on Center streets.
—Mrs. Wm. Embser, Mrs. Jerome Dean and Mr. and Mrs. Anderson of Wellsville attended the devotionals at Blessed Sacrament church Sunday evening.
—Mr. and Mrs. Fay C. Farnham of Ontario, Calif., were from Sunday until Wednesday guests of his sister and family, Mr. and Mrs. Gates Pope.
—Mrs. Henry Bennett and son, Clayton of Binghamton, were Monday callers at the home of their daughter and sister, Mr. and Mrs. H. S. Thorne on their way to visit Mr. and Mrs. F. L. Scott at Cuba.
—Mr. and Mrs. Forrest Gee of Canadea and Mr. and Mrs. Ira Connor and children of Canal Fulton, Ohio, were Sunday callers at the home of Mr. and Mrs. Frank Nobles.
—Mrs. F. A. J. Waldron and son, A. L. Waldron of Rochester, Mrs. H. E. Babuck and son, Alva Loughhead of Knoxville, Pa., were Sunday guests at the home of Mr. and Mrs. J. H. Driscoll.
—Mr. and Mrs. John Cannon and Mr. and Mrs. A. D. Fuller were in Olean Thursday, where Messrs. Cannon and Fuller attended the Cattaraugus-Allegany Bankers' Association luncheon at the country club.
—Mr. and Mrs. Edward Elwell, Mr. and Mrs. J. S. Woodward of Hornell, Mr. and Mrs. J. J. Waldron of North Hornell and Miss Susan Langworthy of Alfred were Sunday afternoon callers at D. M. Greene's.

—Mrs. T. E. Regan was calling on friends in Hornell Friday.
—James Dunnigan passed one day last week in Greenwood on business.
—Doris Church and Virgil Slight were home from Geneva over the week-end.
—Mrs. A. H. Kruger of Friendship visited friends in town, Thursday and Friday.
—Mr. and Mrs. Wm. Pease spent Sunday with Mr. and Mrs. Lou Bassett of Independence.
—Dr. Richard Saunders of Buffalo was a caller Sunday, at the home of Mr. and Mrs. Wm. Snyder.
—Mr. and Mrs. Frank Davis of Woodhull are spending the week with her mother, Mrs. Wm. Dodge.
—Mr. and Mrs. John Briggs of Andover were guests Sunday of Mr. and Mrs. Arthur White, Almond Cor.
—Miss Natalie Sheppard of Alfred was a Monday afternoon caller at the home of Mr. and Mrs. E. F. Stearns.
—Mr. and Mrs. Porter Richardson and Earl Richardson and Mrs. A. D. Fuller were in Rochester, Monday.
—Mrs. Harry Pease and son, Ronald are spending this week with her parents, Mr. and Mrs. Ray McCullum at Olean.
—Mr. and Mrs. James Dunnigan spent Sunday with their daughter and family, Mr. and Mrs. T. F. Cronin in Wellsville.
—Mr. and Mrs. J. A. Moody and Mr. and Mrs. S. R. Hills of Newark Valley were Tuesday guests of Mr. and Mrs. W. N. Rice.
—Mrs. F. S. Lester, Mrs. Clute of Wellsville and Miss Reta Stearns motored Sunday afternoon to Dansville and visited the Old Ladies' Home.
—Mrs. Earl Pendell of Cleveland, Ohio, is at the home of Mrs. Ida Brewster assisting in the care of her mother, Mrs. Nettie Larcom who is seriously ill.
—Mrs. C. E. Hann accompanied her son, Howard Hann to Mount Carmel today for several days visit Mr. Hann is returning home after passing a week with his parents.
—Mrs. Dan Witter, Mrs. George Vickers, Mrs. George Beebe and Mrs. Henry Carr were in Cuba yesterday, in attendance at a luncheon and meeting of the Rebekah Past Noble Grands Association.
—Mr. and Mrs. Earl Henion and Mr. and Mrs. Charles Hungerford of Lyndonville attended the Presbyterian service Sunday morning and spent the afternoon with Rev. and Mrs. Frank H. Bisbee.
—J. Harvey Backus.
—Mr. and Mrs. John Quigg returned last Wednesday from a visit with their son, Mr. and Mrs. Daniel Quigg and family of Brooklyn and Mrs. Quigg's brother, J. J. McGuckin and family of the Bronx.

—Mrs. Harry Smith spent Saturday with friends in Hornell.
—Mrs. M. A. Fowler of Buffalo was a business visitor in town this week.
—Mr. and Mrs. Clarence Head of Elmira were calling on friends in town, Sunday.
—Ray Snyder, Leo Snyder and Dr. S. B. Scott attended the ball game at Ithaca, Saturday.
—Mrs. Leeman Davis and son and Mrs. Edward Brown were in Belmont on business Thursday.
—Mrs. Charles Caple is spending a few days in Buffalo with her parents, Mr. and Mrs. George Munro.
—Mrs. Wm. Head of Galeton, Pa. is spending the week with her sister and family, Mr. and Mrs. Wm. Youmans.
—Mr. and Mrs. Gerald Hann and two children are in Angelica this week visiting her mother, Mrs. Carl Harding.
—Miss Iva Lou Edwards of Whitesville is spending the week with her grandparents, Mr. and Mrs. Charles Church.
—Mr. and Mrs. Charles Updyke entertained Mr. and Mrs. Fred Philpston and her mother, of Tioga Junction last Thursday.
—Mrs. W. S. McOmber of Belmont returned home Sunday after passing a few days with her cousin, Mrs. Agnes Langworthy.

—Ella Horsfall spent the week-end with Forrest Gee at Canadea.
—Ben Potter of Allentown spent Sunday with his brother, Arthur Potter.
—A. A. Whelan of Belmont spent Sunday with his family.
—Mr. and Mrs. Eugene Nobles, John and James Nobles of Elmira passed the week-end in town.
—Miss Kathryn Gallagher and Daniel Mulcahy were Sunday dinner guests of Mrs. Maher at Olean.
—Robert Barrett and George Book of Buffalo are spending the week with Mr. and Mrs. John Joyce.
—Mrs. Henry Baker, Mrs. Milla Pingrey and Mrs. Bertha Pingrey were in Canisteo, Tuesday afternoon.
—Mr. and Mrs. Harold Griswold of Hornell were recent callers at the home of her mother, Mrs. P. J. Dougherty.
—Mrs. Lewis Westfall of Roullette, Pa., is spending the week with her sister and family, Mr. and Mrs. Mahlon Mitchell.
—Mr. and Mrs. Wm. Nelson of Hornell were Sunday evening callers at the home of her parents, Mr. and Mrs. Charles Updyke.
—Mr. and Mrs. Ray Smith of Altoona, Pa., are spending the week with Mr. and Mrs. Guy Wood. (Other Personals on Page Four)

ODD FELLOWS' Indoor Fair ANDOVER, N. Y.

THREE BIG DAYS
Wednesday, Thursday and Friday
November 4-5-6, 1931

FREE BAND CONCERTS EACH EVENING

Wednesday, November 4th
Roast Beef Supper at 5:30 until all are served, 50c.
Indoor Band Concert at 9 p. m., American Legion Band.

Thursday, November 5th
Entertainment at 9 p. m.
Friday, November 6th
Games, Music, Entertainment, Auction Sale and Public Dance

from 10 p. m. to 1 a. m.
Free entertainment each and every evening with fine musical numbers and BLANKET BOOTH, BINGO, FISH POND and a Real Midway Indoors.

Old Favorites Still in the Lead!



For over 50 years the FRESH-ROASTED goodness of Larkin Coffees has been winning new friends every day.

Old Southern . . . 29c
Laroma . . . 25c
Economy . . . 19c

Our Duty — We do not boast about our preference of quality to price. We consider our FIRST duty to offer fine, wholesome foods whatever the cost. What savings we can achieve when buying the best we pass on, as a matter of course, to our customers.

SUGAR Pure Cane 10 lbs. 47c

Pumpkin, Flag or General Jackson 2 lbs. 19c
Sugar Corn, Copac 3 lbs. 25c
Brown Sugar, Jack Frost light or dark 2 lbs. 15c
Pitted Dates, new pack 1 pkg. 19c

Dinner Bell Nut Margarine 2 lbs. 23c

Diamond Budded Walnuts new crop 1 lb. 31c
Fibberts, new crop 1 lb. 21c
Larkin School Tablets, No. 5 3 for 23c

Pillsbury's Pancake Flour 2 sm. lge. pkgs. 25c 33c

Vermont Maid Maple Syrup 1 lg. 23c
Sun Sweet Prunes 2 lbs. 17c
Hershey's Cocoa 1/4 lb. can 13c

Honor White Naptha Soap 10 bars 25c

Mist Soap Flakes 22-oz. pkg. 19c
Gold Bond Washing Soda 2 pkgs. 13c
Ivory Flakes small pkg. 9c large pkg. 23c
P & G Chips, for quick, easy washing large pkg. 21c
O. K. Soap 4 bars 19c
Camay Toilet Soap 3 bars 19c
Palmolive Soap 3 bars 22c

CELERY, Tall, each . . . 10c
CHESTNUTS, pound . . . 23c
LEMONS, dozen . . . 43c
SWEET POTATOES, 10 pounds . . . 1.00

Hallowe'en BUTTER COOKIES A Funny Face with every pound 23c
Jolly Time Popcorn 2 pkgs. 25c
1-lb. Package of Campfire MARSHMALLOWS and a FREE box of CRACKER JACK 19c
Camel Cigarettes 25¢ 27¢ 30¢ 33c
—Introductory Offer— Battle Creek Health Foods 1 PKG. BIG BRAND 1 PKG. ZO 15c
"99" MALT 3 large cans 99c

Red & White Chain Store

RED and WHITE SOUP—

Vegetable, Tomato Vegetable, Tomato, Ox-Tail or Vegetable Beef
5 for—42c and 1 Chicken Soup Free!

Fresh Ground Hamburg, lb. . . . 19c
Fresh Creamery Butter, lb. . . . 36c
Cooking Beans, 6 lbs. . . . 25c
B. and W. Soap Chips, 5 lbs. . . . 38c
Ivory Snow, 3 for . . . 25c

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